



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: :  
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Richard H. NACHT : Group Art Unit: 3624  
 :  
Appln. No.: 09/667,694 :  
 :  
Filed: September 22, 2000 : Examiner: Lalita Hamilton  
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 :  
For: SYSTEM AND PROCESS FOR :  
APPLYING FOR AND OBTAINING :  
UNIVERSAL MULTIPLE MORTGAGE :  
UNDERWRITING APPROVALS :

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Office Action dated December 19, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

**Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.